Exhibit Name: Premium Calculation	
Exhibit Number: P11-2, Plan 04, 05, 06, 13 & 14	**Reinsurance Year:** 2013
Record Name: Acreage	**Version:** Approved
Record Code: P11	**Release Date:** 2/28/2013

Insurance Plan Code	04 Group Risk Plan	05 Group Risk Income Protection with Harvest Revenue Option	14 Vegetation Index
	06 Group Risk Income Protection	13 Rainfall Index	

Commodity Code	0011 Wheat	0038 Sugarcane	0051 Grain Sorghum	0091 Barley
	0021 Cotton	0041 Corn	0081 Soybeans	0115 Oysters
	0033 Forage Production		0088 Pasture, Rangeland, Forage	1191 Apiculture

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Dollar Amount of Insurance						
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code does not equal Oysters, "0115", Group Risk Income Protection with Harvest Revenue Option, "05", or Group Risk Income Protection, "06", and Coverage Type Code equals Additional, "A": Dollar Amount of Insurance = **Must be:** Greater than or equal to 60% Maximum Protection Per Acre **and** Less than or equal to 100% Maximum Protection Per Acre	Dollar Amount of Insurance	Internal		99999999.99	Round to 2 decimals.	
	Maximum Protection Per Acre	ADM		99999.99	None	Edit with ADM Price, "A00810".
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code does not equal Oysters, "0115", and Coverage Type Code equals Catastrophic, "C": Dollar Amount of Insurance = Maximum Protection Per Acre * Price Election Percent	Dollar Amount of Insurance	Internal		99999999.99	Round to 2 decimals.	Round up to the 2nd decimal place. If Dollar Amount of Insurance = 5.321, Dollar Amount of Insurance will equal 5.33.
	Maximum Protection Per Acre	ADM		99999.99	None	
	Price Election Percent	ICE		9.9999	None	Edit with ICE Price Election Percent, "D00007". If Coverage Type Code equals Catastrophic, "C", then Price Election Percent must equal 0.4500.

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Insurance Plan Code	04 Group Risk Plan 06 Group Risk Income Protection	05 Group Risk Income Protection with Harvest Revenue Option 13 Rainfall Index	14 Vegetation Index
Commodity Code	0011 Wheat 0021 Cotton 0033 Forage Production	0038 Sugarcane 0041 Corn	0051 Grain Sorghum 0081 Soybeans 0088 Pasture, Rangeland, Forage	0091 Barley 0115 Oysters 1191 Apiculture

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Commodity Code equals Oysters, "0115":	Dollar Amount of Insurance	P11	98	99999999.99	Round to 2 decimals.	If Coverage Type Code equals Catastrophic, "C", then round up to the 2nd decimal place. If Dollar Amount of Insurance = 5.321, Dollar Amount of Insurance will equal 5.33.
	Projected Price	ADM		99999.9999	None	Edit with ADM Price, "A00810".
Dollar Amount of Insurance = Projected Price * Price Election Percent	Price Election Percent	ICE		9.9999	None	Edit with ICE Price Election Percent, "D00007". Price Election Percent must be greater than or equal to 0.6000 and less than or equal to 1.0000, when Coverage Type Code equals Additional "A". Price Election Percent must equal 0.4500, when Coverage Type Code equals Catastrophic "C".
When Commodity Code equals Pasture, Rangeland and Forage, "0088", or Apiculture, "1191":	Dollar Amount of Insurance	Internal		9999999.99	Round to 2 decimals.	
	County Base Value	ADM		9999.99	None	Edit with ADM Price, "A00810".
Dollar Amount of Insurance = (County Base Value * Coverage Level Percent) * Price Election Percent	Coverage Level Percent	P14	33	9.9999	None	
	Price Election Percent	ICE		9.9999	None	Productivity Factor. Edit with ICE Price Election Percent, "D00007".

Section 2: Liability Calculation

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Commodity Code equals Oysters, "0115":	Total Guarantee Amount	P11	96	99999999.99	Round to 2 decimals.	
Total Guarantee Amount = Dollar Amount of Insurance * Reported Pounds	Reported Pounds	P11	36	9999999999	None	See Section 4 for additional information regarding Reported Pounds.

Exhibit Name: Premium Calculation						
Exhibit Number: P11-2, Plan 04, 05, 06, 13 & 14			**Reinsurance Year:** 2013			
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Record Code: P11			**Release Date:** 2/28/2013			

Insurance Plan Code	04 Group Risk Plan 06 Group Risk Income Protection	05 Group Risk Income Protection with Harvest Revenue Option 13 Rainfall Index		14 Vegetation Index
Commodity Code	0011 Wheat 0021 Cotton 0033 Forage Production	0038 Sugarcane 0041 Corn	0051 Grain Sorghum 0081 Soybeans 0088 Pasture, Rangeland, Forage	0091 Barley 0115 Oysters 1191 Apiculture

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Commodity Code equals Apiculture, "1191":	Total Guarantee Amount	P11	96	99999999.99	Round to whole number.	
Total Guarantee Amount **=** Dollar Amount of Insurance * Total Insured Colonies * Percent of Value	Total Insured Colonies	P11	78	9999999	None	Total Insured Colonies must equal the total number of all colonies for a unit, for Commodity Code equal Apiculture, "1191".
	Percent of Value	P11	76	9.99	None	
When Commodity Code equals Pasture, Rangeland and Forage, "0088":	Total Guarantee Amount	P11	96	99999999.99	Round to whole number.	
Total Guarantee Amount **=** Dollar Amount of Insurance * Total Insured Acreage * Percent of Value	Total Insured Acreage	P11	77	999999.99	None	Total Insured Acreage must equal the total number of all acres for a unit for Commodity Code equal Pasture, Rangeland and Forage, "0088".
	Percent of Value	P11	76	9.99	None	
All other Commodities: **=** Dollar Amount of Insurance * Reported Acreage	Total Guarantee Amount	P11	96	99999999.99	Round to whole number.	
Total Guarantee Amount	Reported Acreage	P11	52	999999.99	None	Reported Acreage must equal the sum of all Land, P27, Reported Acreage.
All Commodities:	Liability Amount	P11	87	9999999999	Round to whole number.	
Liability Amount **=** Total Guarantee Amount * Insured Share Percent	Insured Share Percent	P11	48	9.999	None	
Section 3: Total Premium, Subsidy, and Producer Premium Calculation						
Preliminary Total Premium Amount **=** Liability Amount * Base Rate	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
	Base Rate	ADM		9.9999	None	Edit with ADM Area Risk Rate, "A01005".
Total Premium Amount **=** Preliminary Total Premium Amount * Multiple Commodity Adjustment Factor	Total Premium Amount	P11	88	9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Used when there is a first Commodity Loss.
Subsidy Amount **=** Total Premium Amount * Subsidy Percent	Subsidy Amount	P11	86	9999999999	Round to whole number.	
	Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070".
Producer Premium Amount **=** Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	89	9999999999	Round to whole number.	

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Insurance Plan Code	04 Group Risk Plan	05 Group Risk Income Protection with Harvest Revenue Option	14 Vegetation Index
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Commodity Code	0011 Wheat	0038 Sugarcane	0051 Grain Sorghum	0091 Barley
	0021 Cotton	0041 Corn	0081 Soybeans	0115 Oysters
	0033 Forage Production		0088 Pasture, Rangeland, Forage	1191 Apiculture

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Commodity Code equals Oysters, "0115":						
Section 4: Average Landings, Apportionment Factor, Reported Pounds						
Landings **=** Three Years of Annual Yield accumulated	Landings	Internal		9999999999	Round to whole number.	Landings must equal the sum of 3 Years of Yield History, P15A, Annual Yield.
	Annual Yield	P15A	10	99999999.99	None	
Average Landings **=** Landings / 3	Average Landings	Internal		9999999999	None	
Apportionment Factor **=** Average Landings / Average Index Value	Apportionment Factor	Internal		9.9999	Round to 4 decimals.	
	Average Index Value	ADM		99999999.9999	None	Edit with ADM Area Risk Rate, "A01005".
Adjusted Expected County Landings **=** Expected Index Value * Expected County Landing Adjustment Factor	Adjusted Expected County Landings	Internal		9999999999	Round to whole number .	
	Expected Index Value	ADM		99999999	None	Edit with ADM Area Risk Rate, "A01005".
	Expected County Landing Adjustment Factor	ADM		99.99	None	Edit with ADM Price, "A00810".
Reported Pounds **=** Apportionment Factor * Adjusted Expected County Landings	Reported Pounds	P11	36	9999999999	Round to whole number.	